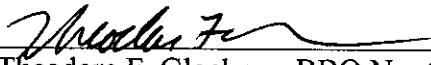




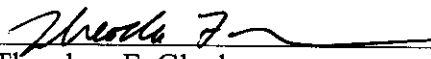
Respectfully Submitted, the Defendant  
Massachusetts Mutual Life Insurance  
Company, and Liberty Life Assurance  
Company of Boston, By:

CREVIER & RYAN, LLP.

  
Theodore F. Glockner, BBO No. 629469  
David B. Crevier, BBO No. 557242  
1500 Main Street, Suite 2020  
Springfield, MA 01115-5532  
Tel. No. (413) 787-2400  
Facsimile (413) 781-8235

**CERTIFICATE OF SERVICE**

I hereby certify that I served a true copy of the foregoing on all counsel of record  
via first class mail postage pre-paid this 12<sup>th</sup> day of February, 2004.

  
Theodore F. Glockner